DECLARATION AND POWER OF ATTORNEY

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	APR	0	4	2000	C50	

Attorney's Docket No. 06042-0180

As a below named inventor, I, Dominic John Morea, hereby dealine that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and point inventors the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD INDICATEM FOR PROVIDING PERSONAL MERCHANT ACCOUNTS TO INTERNET CONSUMERS the specification of which:

	is attached hereto.	
X	was filed on December 30, 1999,	as Application No. 09/476,384

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. I understand that I have a duty of candor and good faith toward the Patent and Trademark Office, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Application No.	Country	Filing Date	Priority Clain	ned Under 35	USC §119
N/A			Yes	No	
I hereby claim the benefit une below:	der Title 35, Unite	d States Code, § 119	$\Theta(e)$ of any United States	provisional	application(s) listed
N/A	•				
(Application No.)	(Filing	g Date)	(Application No.)		(Filing Date)
I hereby claim the benefit und the subject matter disclosed a manner provided by the first information as defined in Title application and the national or	nd claimed in the paragraph of Title 37, Code of Feder	present application is e 35, United States (al Regulations, §1.56)	not disclosed in the prior Code §112, I acknowledge which became available be	United State e the duty t	s application in the disclose materia
Application Serial No.	Filing Da	<u>te</u>	Status: patented, pendin	g, abandoned	
N/A_					

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: The following attorneys are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Anthony B. Askew - 24,154; Roger T. Frost - 22,176; Jeffrey E. Young - 28,490; Robert E. Richards - 29,105; John R. Harris - 30,388; Stephen M. Schaetzel -31,418; Larry A. Roberts - 31,871; Gregory T. Gronholm - 32,415; Dale Lischer - 28,438; Peter G. Pappas - 33,205; James Dean Johnson - 31,771; Daniel J. Warren - 34,272; Leona G. Young - 37,266; Jamie L. Greene-32,467; Holmes J. Hawkins III - 38,913; Mary Anthony Merchant - 39,771; William L. Warren - 36,714; Brenda Ozaki Holmes - 40,339; James D. Withers - 40,376; Kimberly J. Prior - 41,483; Theodore M. Green - 41,801; Christopher J. Leonard - 41,940; Christos S. Kyriakou - 42,776; John K. McDonald - 42,860; Michael S. Pavento - 42,985; Suzanne Seavello Shope - 37,933; M. Scott Boone - 42,341; Sima Singadia Kulkarni - 43,732; A. Shane Nichols - 43,836; Christopher J. Chan - 44,070; Collen A. Beard - 38,824; John M. Briski - 44,562; Lisa C. Elsevier - 44,669; S. Craig Hemenway - 44,759; Paul E. Knowlton - 44,842; Cheryl L. Huseman - P45,392; Adam Avrunin - P45,457; Shelby B. Grier - P45,785; Vaibhav P. Kadaba - P45,865

Send correspondence to: JONES & ASKEW, LLP

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2400 Monarch Tower, 3424 Peachtree Road, N.E.

Atlanta, GA 30326

Adam Avrunin

Full name of first inventor: Dominic John Morea	Citizenship: United States of America
Inventor's signature John More	Date: 3/6/00
Residence and Post Office Address: 229 O'Connell Street,	Massapequa Park, NY 11762

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 06042-0180

DECLARATION AND PO	WER OF ALL	JKNEI	Attorney	s Docket No. 06042-0180
As a below named inventor, I, below next to my name. I below a patent is sought on the MERCHANT ACCOUNTS	eve I am an original invention entitle	al, second and joint invected METHOD AN	ventor of the subject matter w D SYSTEM FOR PR	hich is claimed and for which
	ed hereto.	٠		
was filed	on December 30, 1	999, as Application No	o. 09/476,384.	
I hereby state that I have reviamended by any amendment refin the United States of America country before my or our investivention was not in public use I understand that I have a duty disclose information which is Regulations, §1.56.	eferred to above. I do not be fore my or out the fore my or out the form of th	to not know and do not ar invention thereof, co nore than one year prior Inited States of Americal and faith toward the Pa	t believe that the same was e or patented or described in an or to the date of this applica- ica more than one year prior to that and Trademark Office, a	ever known or used by others ny printed publication in any ation. I further state that the to the date of this application. and I acknowledge the duty to
I hereby claim foreign priority inventor's certificate listed be disclosing subject matter in con on which priority is claimed:	low, and have also	o identified below an	y foreign application for pa	atent or inventor's certificate
Application No.	Country	Filing Date	Priority Claimed	Under 35 USC §119
<u>N/A</u>			_ Yes	No
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N/A (Application No.)	(Filing		(A 1141 NT-)	(Elling Data)
(Application No.)	(Filing	Date)	(Application No.)	(Filing Date)
I hereby claim the benefit unde the subject matter disclosed an manner provided by the first information as defined in Title application and the national or	nd claimed in the paragraph of Title 37, Code of Federa	resent application is researches 35, United States Cal Regulations, §1.56 w	not disclosed in the prior Un Code §112, I acknowledge the which became available between	nited States application in the he duty to disclose material
Application Serial No.	Filing Date	<u>e</u>	Status: patented, pending, a	<u>abandoned</u>
N/A				
I further declare that all statements belief are believed to be true; a like so made are punishable by such willful false statements me	and further that these fine or imprisonme	e statement were made ent, or both, under Sec	e with the knowledge that with a with the knowledge that with a with the wi	illful false statements and the United States Code, and that
POWER OF ATTORNEY: The for Patent and Trademark Office con Robert E. Richards - 29,105; John 32,415; Dale Lischer - 28,438; Po 37,266; Jamie L. Greene-32,467 Brenda Ozaki Holmes - 40,339; Leonard - 41,940; Christos S. Ky 37,933; M. Scott Boone - 42,341 Beard - 38,824; John M. Briski - Huseman - P45,392; Adam Avru	nnected therewith: Ann R. Harris - 30,388; Peter G. Pappas - 33,7; Holmes J. Hawkin James D. Withers - yriakou - 42,776; Joh 1; Sima Singadia Kuli - 44,562; Lisa C. Elseunin - P45,457; Shell	nthony B. Askew - 24, 3; Stephen M. Schaetzel 205; James Dean Johns III - 38,913; Mary 2, 40,376; Kimberly J. Fan K. McDonald - 42,80; Ikarni - 43,732; A. Sha evier - 44,669; S. Craig by B. Grier - P45,785;	,154; Roger T. Frost - 22,176 -31,418; Larry A. Roberts - 3 son - 31,771; Daniel J. Warre Anthony Merchant - 39,771; Prior - 41,483; Theodore M. C 60; Michael S. Pavento - 42,9 ane Nichols - 43,836; Christoph Hemenway - 44,759; Paul E. Vaibhav P. Kadaba - P45,865	5; Jeffrey E. Young - 28,490; 1,871; Gregory T. Gronholm - en - 34,272; Leona G. Young - William L. Warren - 36,714; Green - 41,801; Christopher J. 985; Suzanne Seavello Shope - ner J. Chan - 44,070; Collen A. Knowlton - 44,842; Cheryl L.
		LLP 124 Peachtree Road, N	Direct telephone calls a i.E. Adam Av	
Full name of third inventor	or: John Duncar	<u> </u>	Citizenship: Uni	ted States of America
Inventor's signature	71. JOHN 2011-1-	<u> </u>	Date:	tou outlos of a minimum
Nall. Manage				

X

Residence and Post Office Address: 78 Locust Lane, Eatons Neck, NY 11768

DECLARATION AND POWER OF ATTORNEY



As a below named inventor, I, Matt Golub, hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, third and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND SYSTEM FOR PROVIDING PERSONAL MERCHANT ACCOUNTS TO INTERNET CONSUMERS the specification of which:

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N/A		_		<u>.</u>		
(Application No.)	(Filing I	Date)	(Application No.)	(Filing Date)		
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Application Serial No.	Filing Date	_	Status: patented, pendir	ng, abandoned		
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2400 Monarch Tower, 3424 Peachtree Road, N.E.

Atlanta, GA 30326

Adam Avrunin

Full name of third inventor: Matt Golub	Citizenship: United States of America
Inventor's signature	Date: 3.3-06
Residence and Post Office Address: 4234 Harrogate Dri	ve, Atlanta, Georgia 30327

Attorney's Docket No. 06042-0180

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As a below named inventor, I, below next to my name. I belia a patent is sought on the MERCHANT ACCOUNTS	eve I am an origi invention enti	nal, fourth and joint inver itled METHOD AND	ntor of the subject matter wh SYSTEM FOR PRO	ich is claimed and for which
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		, LLP 3424 Peachtree Road, N.E	Direct telephone calls a E. Adam Av	
Full name of third inventor	or: Cheryl L. I	Kay	Citizenship: Unit	ed States of America
Inventor's signature	P. Kail		Date: March 1	3, 2000
Residence and Post Office	Address: \$19	Tulip Avenue, Floral		
Additional inventors are being	ng named on separa	ately numbered sheets attache	ed hereto.	Page 4 of 4